

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: ZIETLOW, JOHN H. § Case No. 07-08847-JS
ZIETLOW, ANTIONETTE §
§
§
Debtor(s) §

**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that DAVID GROCHOCINSKI, TRUSTEE, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Clerk of U.S. Bankruptcy Court
219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 20 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:00am on 01/21/2011 in Courtroom 4016, United States Courthouse, DuPage County Courthouse
505 N. County Farm Road
DuPage, IL 60187.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 12/21/2010 By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

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EASTERN DIVISION

In re: ZIETLOW, JOHN H. § Case No. 07-08847-JS
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**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 30,014.61
and approved disbursements of \$ 13,742.83
leaving a balance on hand of ¹ \$ 16,271.78

Balance on hand: \$ 16,271.78

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 16,271.78

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - DAVID GROCHOCINSKI, TRUSTEE	3,401.42	0.00	3,401.42
Trustee, Expenses - DAVID GROCHOCINSKI, TRUSTEE	350.00	0.00	350.00
Attorney for Trustee, Fees - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	5,592.50	0.00	5,592.50
Attorney for Trustee, Expenses - GROCHOCINSKI , GROCHOCINSKI & LLOYD, LTD.	82.00	0.00	82.00
Accountant for Trustee, Fees - SCOTT, HOREWITCH, PIDGEON & ABRAMS, LLC	1,807.50	0.00	1,807.50

Total to be paid for chapter 7 administration expenses: \$ 11,233.42
Remaining balance: \$ 5,038.36

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 5,038.36

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 5,038.36

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 27,472.33 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 18.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank/DFS Services LLC	3,493.08	0.00	640.58
2	Discover Bank/DFS Services LLC	9,016.96	0.00	1,653.56
3	TARGET NATIONAL BANK	4,259.89	0.00	781.19
4	CHASE BANK USA	5,335.35	0.00	978.41
5	LVNV Funding LLC assignee of Citibank	2,028.69	0.00	372.03
6	LVNV Funding LLC assignee of Citibank USA	3,338.36	0.00	612.20

Total to be paid for timely general unsecured claims: \$ 5,037.97
 Remaining balance: \$ 0.39

Tardily filed claims of general (unsecured) creditors totaling \$ 6,379.97 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
7	AMERICAN INFOSOURCE LP AS AGENT FOR FIA Card Svcs	6,379.97	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.39

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.39

Prepared By: /s/DAVID GROCHOCINSKI, TRUSTEE
Trustee

DAVID GROCHOCINSKI, TRUSTEE
1900 RAVINIA PLACE
ORLAND PARK, IL 60462
(708) 226-2700

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

CERTIFICATE OF NOTICEDistrict/off: 0752-1
Case: 07-08847User: dramey
Form ID: pdf006Page 1 of 2
Total Noticed: 27

Date Rcvd: Dec 21, 2010

The following entities were noticed by first class mail on Dec 23, 2010.

db/jdb +John H. Zietlow, Antoinette Zietlow, 2533 Ravinia, Woodridge, IL 60517-2241
 aty +Konstantine T. Sparagis, Law Offices of Konstantine Sparagis P C, 8 S Michigan Ave 27th Fl,
 Chicago, IL 60603-3357
 aty +Mark D McClain, Law Offices of Konstantine Sparagis, P.C., 8 S. Michigan Avenue, 27th Floor,
 Chicago, IL 60603-3357
 tr +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 11365791 +Associates/Citibank, P.O. Box 6003, Hagerstown, MD 21747-6003
 11365792 +Blatt Hasenmill Leibske & Moore, Attorney for Plaintiff, 125 S. Wacker Dr., Ste. 400,
 Chicago, IL 60606-4440
 11853408 +CHASE BANK USA, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 11365793 +Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285
 11365796 +Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
 11365795 +Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 11365794 +Chase, 800 Brookside Blvd., Westerville, OH 43081-2822
 11365798 +Citibank, P.O. Box 6241, Sioux Falls, SD 57117-6241
 11365801 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE,
 GRAND RAPIDS MI 49546-6253
 (address filed with court: Fifth Third Bank, Chicago, P.O. Box 630778,
 Cincinnati, OH 45263)
 11365802 +First Premier Bank, P.O. Box 5147, Sioux Falls, SD 57117-5147
 11365803 ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: HSBC NV, PO Box 98706, Las Vegas, NV 89193)
 11365806 +MBNA, P.O. Box 17054, Wilmington, DE 19884-0001
 11365807 +Merchants' Credit Guide Co., Executive Offices, 223 W. Jackson Blvd.,
 Chicago, IL 60606-6908
 11365808 +Russell Heitz, Esq., Heitz and Bromberk, 300 E. 5th Ave., Ste. 380,
 Naperville, IL 60563-3287
 11365809 +Sears Card, P.O. Box 182149, Columbus, OH 43218-2149
 11844162 +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 11365810 +Target National Bank, P.O. Box 59231, Minneapolis, MN 55459-0231
 11365811 +Wexler and Wexler, 500 W. Madison St., Suite 291, Chicago, IL 60661-4544

The following entities were noticed by electronic transmission on Dec 22, 2010.

13072804 +E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Dec 22 2010 01:48:02
 AMERICAN INFOSOURCE LP AS AGENT FOR, FIA Card Services, NA/Bank of America,
 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 11365799 +E-mail/PDF: mrdiscen@discoverfinancial.com Dec 22 2010 01:48:43 Discover, P.O. Box 3025,
 New Albany, OH 43054-3025
 11837470 E-mail/PDF: mrdiscen@discoverfinancial.com Dec 22 2010 01:48:43
 Discover Bank/DFS Services LLC, PO Box 3025, New Albany OH 43054-3025
 11979675 E-mail/Text: resurgentbknotifications@resurgent.com
 LVNV Funding LLC its successors and assigns as, assignee of Citibank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 11987639 E-mail/Text: resurgentbknotifications@resurgent.com
 LVNV Funding LLC its successors and assigns as, assignee of Citibank USA,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 5

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11365805 Landlord
 aty* +David E Grochocinski, Grochocinski, Grochocinski & Lloyd, Ltd., 1900 Ravinia Place,
 Orland Park, IL 60462-3760
 11365797* +Chase, Cardmember Service, P.O. Box 15153, Wilmington, DE 19886-5153
 11365800* +Discover, P.O. Box 3025, New Albany, OH 43054-3025
 11365804* ++HSBC BANK, ATTN BANKRUPTCY DEPARTMENT, PO BOX 5213, CAROL STREAM IL 60197-5213
 (address filed with court: HSBC NV, PO Box 98706, Las Vegas, NV 89193)
 11844163* +TARGET NATIONAL BANK, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132

TOTALS: 1, * 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0752-1
Case: 07-08847

User: dramey
Form ID: pdf006

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Total Noticed: 27

Date Rcvd: Dec 21, 2010

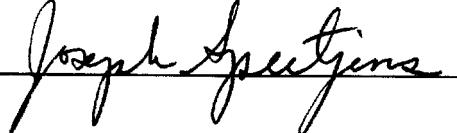
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2010

Signature:



A handwritten signature in black ink, appearing to read "Joseph Speetjens", is written over a horizontal line. The signature is cursive and fluid.